

Electronic Acknowledgement Receipt

| | |
|---|---|
| EFS ID: | 1595664 |
| Application Number: | 10788919 |
| International Application Number: | |
| Confirmation Number: | 7488 |
| Title of Invention: | Method of refinancing a mortgage loan and a closing package for same |
| First Named Inventor/Applicant Name: | Geoffery H. Dreyer |
| Correspondence Address: | Brian J. Laurenzo Dorsey & Whitney LLP Suite 3900 801 Grand Avenue Des Moines IA 50309 US 515-283-1060 laurenzo.brian@dorseylaw.com |
| Filer: | Jason Michael Hunt/Todd Michel |
| Filer Authorized By: | Jason Michael Hunt |
| Attorney Docket Number: | 435565-405 |
| Receipt Date: | 15-MAR-2007 |
| Filing Date: | 27-FEB-2004 |
| Time Stamp: | 15:21:39 |
| Application Type: | Utility |

Payment information:

| | |
|--|--------|
| Submitted with Payment | yes |
| Payment was successfully received in RAM | \$ 120 |
| RAM confirmation Number | 172 |

| | |
|---|--------|
| Deposit Account | 502498 |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17 | |

File Listing:

| Document Number | Document Description | File Name | File Size(Bytes) | Multi Part /.zip | Pages (if appl.) |
|-----------------|---------------------------------------|-----------------|------------------|------------------|------------------|
| 1 | Amendment - After Non-Final Rejection | OA_Response.pdf | 495600 | no | 11 |

Warnings:

Information:

| | | | | | |
|---|---------------|-------------------|--------|----|---|
| 2 | NPL Documents | OA_attachment.pdf | 335024 | no | 8 |
|---|---------------|-------------------|--------|----|---|

Warnings:

Information:

| | | | | | |
|---|------------------------|--------------|------|----|---|
| 3 | Fee Worksheet (PTO-06) | fee-info.pdf | 8162 | no | 2 |
|---|------------------------|--------------|------|----|---|

Warnings:

Information:

| | | | | | |
|------------------------------|--|--|--------|--|--|
| Total Files Size (in bytes): | | | 838786 | | |
|------------------------------|--|--|--------|--|--|

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.